



CATHOLIC MUTUAL GROUP

Commitment. Expertise. Stability.

Date: January 23, 2026

To: Parish and school facility managers

From: Jordan Harper, Catholic Mutual Group

Re: Winter Storm Fern

Georgia Governor Brian Kemp declared a statewide State of Emergency today ahead of Winter Storm Fern's impact on the state this weekend. In a statement, it was advised that Georgians should be prepared for freezing precipitation that causes dangerous conditions and the potential for damage and power loss. This weather is expected to begin Friday night and last through Monday with freezing temperatures continuing through Tuesday, January 27.

Please ensure property is properly prepared for freezing weather, relocate vehicles to safe areas with gas tanks at least half full, establish plans for personnel and have a response plan in place in the event of a loss.

Protect Property from Freeze Damage

- **Insulation & Inspection of Piping** – Insulate all water pipes and sprinkler pipes in attic and crawl space areas. Insulate exterior faucets and pipes to keep them from freezing. Insulate buildings and ensure doors and windows are sealed.
- **Maintaining Adequate Heat Supply** – It is important to maintain adequate building temperature during extreme cold, especially for vacant buildings or buildings with minimal staff. The recommended heat should be set to no less than 60 degrees during these unusually cold periods. Open cabinet doors and closets on outside walls to increase heat transfer to those areas and allow heat to pipes under sinks. If you choose to utilize space heaters, they should be continuously monitored to avoid fires. Be sure to remove all combustibles and storage from within 3 feet of the space heater. If you have water pipes in ceilings, remember to open some ceiling tiles for the coldest nights to help ensure that some warm air circulates in the ceiling to help prevent pipes from freezing.
- **Faucet Drip** – Run a steady stream of water (low pressure) especially on faucets that are located on outside walls.
- **Frozen Pipes** – If you see frost on the surface, unusual odors coming from a drain, or no water, you could potentially have a frozen pipe. Should you determine that you have a frozen pipe, it is very important to properly thaw them as incorrect methods could result in the pipe bursting and flooding the space. Do not attempt to thaw pipes with blow torches or other flame generating devices as many fires have occurred due to improper use. Instead, shut off the water supply and immediately contact your plumber or mechanical contractor as it may be necessary for a qualified technician to properly thaw frozen pipes.

If more information is needed on preventing frozen pipes or how to winterize buildings, please contact our office and/or refer to the Preventing Frozen Pipes & Winterizing Buildings memo previously sent out on Tuesday, January 13, 2026.

If you need a contact for emergency mitigation/restoration services in the event of a loss, Belfor Property Restoration can be contacted 24/7 via their Emergency Hotline at (800)-856-3333.

Additionally, in the event of a loss, please contact the undersigned.

Sincerely,

A handwritten signature in blue ink that reads "Jordan Harper". The signature is written in a cursive style with a large initial "J".

Jordan Harper | Claims/Risk Manager

Catholic Mutual Group | 2401 Lake Park Drive SE, Smyrna, GA 30080

W | (404) 920-7377

C | (504) 491-3126

F | (402) 551-2943

jharper@catholicmutual.org